

**IN THE SPECIFICATION**

Amend paragraph [0099] (of published application) as follows:

[0099] The invention also contemplates that, rather than having a selling agent participate in the card activation process, e.g., via steps 86-90, institution 12 could utilize customer service representatives (CSR) for that purpose. When using a CSR, a customer with a non-activated card 95 could telephone institution 12 and read the card number 96 from the front face of card 95 to a CSR. Using card number 96, the CSR would then access the record for the corresponding transaction card, e.g., record C1, through server 11. The CSR would then ask the customer to provide the customer and beneficiary information (and possibly, the selling agent's ID), which the CSR loads into CUSTOMER DATA (fields 56) and BENEFICIARY DATA (fields 57) (and possibly, SELLING AGENT (field 54). In addition, the CSR would set DISTRIBUTION FLAG (field 54) and ACTIVATION FLAG (field 55) at this time.

Amend paragraph [0109] as follows:

[0109] FIG. 15 illustrates the operation of ATM fund-pick-up system 1300 and the details of the corresponding ATM fund-pick-up process 1400 1500. Financial institution 12 performs a portion of the FIG. 15 process (shown in the left side of the figure), while ATM card distributors at sites A1-As perform the steps located in the center of FIG. 15. Finally, the beneficiary wishing to obtain an activated ATM card 1306 for use in collecting the transferred funds performs the steps located in the right said of FIG. 15.

Amend paragraphs [0111] thru [0120] as follows:

[0111] ATM fund-pick-up process 1400 ~~1500~~ begins with request-card step 1401 ~~1501~~ in which a beneficiary with a fund-pick-up number visits one of the ATM card distributor sites, say site A2, and requests that he/she be given an activated ATM card 1306. In response, the ATM card distributor places a telephone call to financial institution 12 via a DTMF telephone, say telephone 1311, in call-institution step 1402 ~~1502~~. Communications interface 33 receives the call and connects it to computer 31, which has been loaded with a conventional ANI (automatic number identification) recognition routine. As will be seen below in detail, financial institution 12 uses the ANI signal as a distributor identification signal to verify that a request to activate a particular ATM card 1306 is being communicated from the DTMF telephone belonging to the distributor that originally received the ATM card 1306 in question.

[0112] In decision step 1403 ~~1503~~, computer 31 processes the telephone call by first looking for a valid ANI signal. If the ANI signal is "unknown", "blocked" or otherwise indeterminable, process 1400 ~~1500~~ exits decision step 1403 ~~1503~~ via the "NO" path causing computer 31 to connect the call to operator telephone system 13, in connect-operator step 1404 ~~1504~~. In response, a CSR (customer service representative) gives operator assistance, in operator-assisted process step 1405 ~~1505~~, which may include manual activation, rejection and/or invalidation of an ATM card 1306 by the CSR.

[0113] On the other hand, if computer 31, in decision step 1403 ~~1503~~, recognizes that the ANI signal contains a "valid" telephone number, process 1400 ~~1500~~ exits decision step 1403 ~~1503~~ via the "YES" path to request step 1406 ~~1506~~. In request step 1406 ~~1506~~, server 11 transmits an audio request to the ATM card distributor to punch-in an ATM card number on the keypad of the distributor's DTMF telephone. After receiving the request in receive step 1407 ~~1507~~, the ATM card distributor selects an ATM card 1306 from inventory and keys-in the corresponding ATM card number, in send step 1408 ~~1508~~, using the keypad of the distributor's DTMF telephone.

[0114] Next, computer 31 receives the transmitted ATM card number and invokes decision step 1409 ~~1509~~ to determine whether or not ATM card records ATM1-ATMt show that the ATM card 1306 in question was one that financial institution 12 originally sent to the ATM card distributor involved. Specifically, in decision step 1409 ~~1509~~, computer 31 uses the transmitted ATM card number to search fields 1425 (ATM CARD NUMBER) in ATM card records ATM1-ATMt for a match with the transmitted ATM card number. When a matching record is found, say ATM card record ATM2, computer 31 compares the received caller-ID telephone number (see decision step 1409 ~~1509~~) with the telephone number contained in field 1528 (DISTRIBUTOR TELEPHONE NUMBER) for ATM card record ATM2. If, in decision step 1409 ~~1509~~, computer 31 finds that these telephone numbers match, computer 31 reads fields 1431 and 1432 to see if these fields each are in a reset state, indicating respectively that the corresponding ATM card 1306 has not yet been activated and is a valid card. If, in decision step 1409 ~~1509~~, computer 31 finds a positive match with

respect to fields 1525, 1528, 1531 and 1532, as described above, process ~~1400~~ ~~1500~~ proceeds to request step ~~1410~~ ~~1510~~ via the "YES" path of decision step ~~1409~~ ~~1509~~.

[0115] However, if, in decision step ~~1409~~ ~~1509~~, computer 31 finds a negative match for any of the fields 1525, 1528, 1531 and 1532, as described above, process ~~1400~~ ~~1500~~ proceeds to connect-operator step ~~1404~~ ~~1504~~ via the "NO" path of decision step ~~1409~~ ~~1509~~. Again, a CSR will give operator assistance, in operator-assisted process step ~~1405~~ ~~1505~~, which may include operator activation, rejection and/or invalidation of the ATM card 1306 in question.

[0116] In request step ~~1410~~ ~~1510~~, server 11 transmits to the ATM card distributor an audio request, asking the distributor to punch-in the fund-pick-up number that the beneficiary provided when requesting an ATM card 1306. After receiving the request in receive step ~~1411~~ ~~1511~~, the ATM card distributor keys-in the fund-pick-up number, in send step ~~1412~~ ~~1512~~, using the keypad of the distributor's DTMF telephone. Computer 31, after receiving the transmitted fund-pick-up number, invokes decision step ~~1413~~ ~~1513~~. Using the transmitted fund-pick-up number, computer 31 searches transaction data 27 (see FIG. 2) in database 32 to locate the corresponding transaction. Specifically, computer 31 searches fields 46 (FUND-PICK-UP NUMBER) in transaction records T1-Tq for a match with the fund-pick-up number punched-in by the ATM card distributor. When a matching transaction record is found, say transaction record T2, computer 31 reads the corresponding STATUS (field 52). If computer 31 finds that the transaction is an open transaction, i.e., field 52 for transaction record T2 contains the code "open", meaning that the beneficiary's fund-pick-up number is a "valid"

number, process 1400 ~~1500~~ proceeds to update step 1414 ~~1514~~ via the "YES" path of decision step 1413 ~~1513~~. However, if, in decision step 1413 ~~1513~~, computer 31 finds the beneficiary's fund-pick-up number to be invalid, e.g., the number does not exist, or is associated with a "closed" or "canceled" transaction, etc., process 1400 ~~1500~~ proceeds to connect-operator step 1404 ~~1504~~ via the "NO" path of decision step 1413 ~~1513~~. Again, a CSR will give operator assistance, in operator-assisted process step 1405 ~~1505~~, which may include manual activation, rejection and/or invalidation of the ATM card 1306 in question.

[0117] In update step 1414 ~~1514~~, computer 31 updates the data contained in the appropriate ATM card record, say ATM card record ATM2. Specifically, computer 31 first sets ACTIVATION FLAG (field 1432), indicating that the corresponding ATM card 1306 is an activated card. Second, computer 31 copies the corresponding transaction number to the appropriate ATM card record. Specifically, computer 31 copies the contents of field 42 (TRANSACTION NUMBER) of, say, transaction record T2 (see FIG. 2), to field 1430 (TRANSACTION NUMBER) of, say, ATM card record ATM2. Third, computer 31 retrieves an unused PIN from a beneficiary PIN lookup table located in database 32. Computer 31 loads the unused PIN into field 1429 (BENEFICIARY PIN).

[0118] After updating the appropriate ATM card record, ATM fund-pick-up process 1400 ~~1500~~ proceeds to send step 1415 ~~1515~~. In send step 1415 ~~1515~~, server 11 transmits to the appropriate ATM card distributor an audio message revealing the beneficiary PIN that is to be used with the ATM card 1306 being activated. In give-card/PIN step 1416 ~~1516~~, the ATM card distributor gives the beneficiary the activated ATM card 1306 and the

corresponding PIN. Next, in collect step 1517, the beneficiary uses the activated ATM card 1306 and its corresponding PIN to collect the transferred funds from an ATM, say ATM 1302, as if the beneficiary were using a conventional bank ATM card to withdraw funds from a bank. ATM network 1304 uses the PIN and the ATM code, read from the magnetic strip on ATM card 1306, to access records (e.g., ATM card records, transaction records, etc.) from financial institution 12 via communications interface 33. These records are updated in real time as ATM transactions are generated and paid by ATM network 1304.

[0119] Various modifications of the ATM payment technique described above with respect to FIGS. 13-15 are contemplated and may be resorted to by those skilled in the art. For instance, server 11 may be equipped with a speech recognition system that would allow an ATM card distributor to respond with voiced messages to data requests made in request steps 1406 ~~1506~~ and 1410 ~~1510~~ (see FIG. 15). While the above description relates ATM fund-pick-up process 1400 ~~1500~~ to the money-transfer techniques disclosed with respect to FIGS. 1-12, process 1400 ~~1500~~ is also applicable to other money-transfer systems that provide a beneficiary with a fund-pick-up number or other secret code to collect funds at a remote location.

[0120] In addition, it is noted that in ATM fund-pick-up process 1400 ~~1500~~, a valid fund-pick-up number is the sole means of identification used by a beneficiary when obtaining an activated ATM card 1306. As such, the invention contemplates that financial institution 12 will inform the customer that it is the responsibility of the customer and the beneficiary to keep the fund-pick-up number secure and confidential. As an added measure of security,

however, ATM fund-pick-up process 1400 ~~1500~~ could be modified further to require a beneficiary to also present to an ATM distributor some personal identification, e.g., a driver's license, a passport, etc. Server 11 would then prompt the ATM distributor, in request step 1410 ~~1510~~, for example, to key in or speak the beneficiary's name in addition to the fund-pick-up number. Then in decision step 1413 ~~1513~~, for example, computer 31 could determine not only the validity of the fund-pick-up number but also whether or not that particular fund-pick-up number corresponds to the particular beneficiary involved. Specifically, in decision step 1413 ~~1513~~, computer 31 would first locate the appropriate transaction record (see transaction records T1-Tq in FIG. 2) containing the fund-pick-up number provided by the beneficiary and keyed in by the ATM distributor (see FUND-PICK-UP NUMBER in field 46). If the transaction record in question has an "open" status (see STATUS field 52), computer 31 would then determine whether or not the corresponding beneficiary name contained in BENEFICIARY DATA field 56 matches the beneficiary name keyed in or voiced by the ATM distributor. When finding a discrepancy, computer 31 would connect the call to operator telephone system 13 via connect step 1404 ~~1504~~.

Amend paragraph [0122] as follows:

[0122] Fraudulent activity with respect to ATM fund-pick-up process 1400 ~~1500~~ could be readily monitored in real- or near-real time by fraud control personnel located at financial institution 12. Computer 31 could readily keep a log of all ATM card numbers that have been entered in send step 1408 ~~1508~~. If a particular ATM card 1306 has been involved

in a given number, say four, unsuccessful activation attempts, computer 31 could automatically void the ATM card 1306 by setting VALID FLAG in field 1432. The invention contemplates that most unsuccessful activation attempts would normally result from an invalid or incorrectly entered fund-pick-up number. Thus, computer 31 and/or customer service personnel, in real- or near-real time, could report an activation problem to fraud control personnel, who determine if an actual fraud is being perpetrated. In addition, the information contained in database 32 can be used to provide a substantial degree of fraud prevention by showing ATM card distributor usage patterns that point to particular distributors having an inordinate number of fraud attempts. In addition, computer 31 and customer service representatives can quickly detect any ATM card shipments that are lost or stolen when, in decision step 1413 ~~1513~~, an ATM card 1306 is found to be invalid because, for example, the caller-ID does not match the DISTRIBUTOR TELEPHONE NUMBER in field 1428.